

May 18, 2012

PUBLIC NOTICE # 2012-20

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-3987	0212	21ST CENTURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE..	0
12-3988	0212	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE..	0
12-3931	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	0
12-3936	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-11.78
12-3984	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE AND VARIANCE	VAR.5	-26.26
12-3992	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESSOWNERS	0
12-3960	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPICE, & COMMUNITY CARE INS SVRCS	
12-3991	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
12-4007	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A, 8B-UMBRELLA/EXCESS	3.2
12-3978	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-3971	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	FORMS	COLLECTOR VEHICLE	
12-3972	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE-RIDERS CHOICE	
12-3969	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-3961	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE.	
12-3974	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	COMMERCIAL GENERAL BUSINESS TIER	-2.1
12-3934	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
12-3935	3416	AXIS INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	SEA-SAFE/SKI-SAFE	0
12-3942	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 8B-ACE PLATINUM PORTFOLIO	6.85

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12-3994	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ORGANIZATION MANAGEMENT LIALBILITY	0
12-3959	3703	CASTLEPOINT NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	0
12-3938	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
12-3979	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-3980	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-3967	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-6
12-4009	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	6
12-4010	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RATE	NONE	-1.2
12-3977	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
12-3968	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-4011	0038	FEDERAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE	0
12-3948	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-3949	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
12-4017	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-3970	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-3943	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E-COMMERCE	0
12-3944	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E-COMMERCE	0
12-3945	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E-COMMERCE	0

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12-3946	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E-COMMERCE	0
12-3947	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E-COMMERCE	0
12-4012	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	RECORD OF CHARGE TRAVEL INSURANCE	0
12-3973	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	-18.7
12-3995	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	AAIS FILED CLASSES	0
12-3981	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-3953	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	AMBULANCE SERVICES INSURANCE(ASIP)	-5.2
12-3965	0088	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-4013	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	OCCIDENTAL 11(SEMI-ANNUAL)	
12-4015	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	OCCIDENTAL II(SEMI-ANNUAL)	6.94
12-3996	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 8A	-8.91
12-3997	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 8A	-8.91
12-4008	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	8.3
12-388	0796	PRAETORIAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 2A, 2C-PETCARE	11.6
12-4019	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRANSPORTATION	
12-4018	0796	REGENT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-3966	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS-BUSINESSOWNERS	0
12-3998	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ENTERTAINMENT	-22.6

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12-3999	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ENTERTAINMENT	-22.6
12-4000	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ENTERTAINMENT	-22.6
12-3993	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SPECIALTY PRODUCTS CONDO D & O	0
12-4014	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
12-3982	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-3950	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
12-3951	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	FINANCIAL INSTITUTION PRIVATE COMPANY	-31
12-3975	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	MODULAR	
12-3985	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	FORMS	MODULAR KIDNAP & RANSOM	
12-3989	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	FINANCIAL INSTITUTIONS PUBLIC COMPANY D	-11.9
12-3986	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3930	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMUNITY ASSOCIATION	
12-3983	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-3932	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
12-3990	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	& O -GLOBAL TRAVEL & HOSPITALITY	0
12-4016	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB-FIDUCIARY LIABILITY	0
12-3952	0158	ZENITH INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM AND RANCH	
12-3962	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE.	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
72 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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